

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Michael S. Mills
 Julie L. Mills
 Debtors

Case No. 13-11969-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Sep 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2016.

db/jdb +Michael S. Mills, Julie L. Mills, 589 Fernwood Lane, Fairless Hills, PA 19030-3813
 12987811 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 13033923 +Bank of America, N.A., c/o Kimberly A. Bonner, Esq., Zucker, Goldberg & Ackerman, LLC,
 200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315
 13003031 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 12987823 +Kia Mtr Fin, Po Box 20815, Fountain Valley, CA 92728-0815
 12987826 +Nationwide Credit Inc., P.O Box 26314, Lehigh Valley, PA 18002-6314
 13077065 +++Portfolio Investments II LLC, PO Box 12931, Norfolk, VA 23541-0931
 12987829 Security Credit Services, C/O Nudelman, Klemm & Golub PC, 425 Eagle Road Ste 403,
 Roseland, NJ 07068-1717
 13307951 eCAST Settlement Corporation, PO BOX 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: tegner@mpadlaw.com Sep 03 2016 01:50:36 THOMAS EGNER,
 McDowell Posternock Apell & Detrick, PC, 46 West Main Street, Maple Shade, NJ 08046
 tr +EDI: BBBFINKEL.COM Sep 03 2016 01:33:00 BONNIE B. FINKEL, Bonnie B. Finkel,
 P.O. Box 1710, Cherry Hill, NJ 08034-0091
 smg E-mail/Text: bankruptcy@phila.gov Sep 03 2016 01:52:16 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Sep 03 2016 01:51:22
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 03 2016 01:51:46 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 03 2016 01:51:27 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13001686 +EDI: ACCE.COM Sep 03 2016 01:33:00 Asset Acceptance LLC, P.O. Box 2036,
 Warren MI 48090-2036
 12987812 +EDI: BANKAMER2.COM Sep 03 2016 01:33:00 Bank Of America, Po Box 17054,
 Wilmington, DE 19850-7054
 12987813 +EDI: BANKAMER.COM Sep 03 2016 01:33:00 Bank Of America, N.A., 450 American St,
 Simi Valley, CA 93065-6285
 12987814 E-mail/Text: cms-bk@cms-collect.com Sep 03 2016 01:50:43 Capital Management Services LP,
 P.O. Box 120, Buffalo, NY 14220-0120
 13106255 EDI: BL-BECKET.COM Sep 03 2016 01:33:00 Capital One, N.A., c/o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13016272 +EDI: BASSASSOC.COM Sep 03 2016 01:33:00 Capital One, N.A., c/o Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 12987815 +EDI: CITICORP.COM Sep 03 2016 01:33:00 Citi, Pob 6241, Sioux Falls, SD 57117-6241
 13002060 +EDI: TSYS2.COM Sep 03 2016 01:33:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13000638 EDI: DISCOVER.COM Sep 03 2016 01:33:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 12987816 +EDI: DISCOVER.COM Sep 03 2016 01:33:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 12987817 +EDI: TSYS2.COM Sep 03 2016 01:33:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 12987818 EDI: FMAALLIANCE.COM Sep 03 2016 01:33:00 FMA Alliance LTD, P.O. Box 2409,
 Houston, TX 77252-2409
 12987819 +EDI: FORD.COM Sep 03 2016 01:33:00 Frd Motor Cr, Po Box Box 542000,
 Omaha, NE 68154-8000
 12987820 +EDI: RMSC.COM Sep 03 2016 01:33:00 Gecrb/jcp, Po Box 981402, El Paso, TX 79998-1402
 12987821 +EDI: RMSC.COM Sep 03 2016 01:33:00 Gecrb/sams Club Dc, Po Box 965005,
 Orlando, FL 32896-5005
 12987822 +EDI: HPC.COM Sep 03 2016 01:33:00 Hsbc/boscov, Po Box 4274, Reading, PA 19606-0674
 13043008 +EDI: OPHSUBSID.COM Sep 03 2016 01:33:00 KEYSTONE RECOVERY PARTNERS, SERIES II,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13076716 +EDI: FORD.COM Sep 03 2016 01:33:00 Kia Motors Finance, PO Box 20825,
 Fountain Valley, CA 92728-0825
 12987824 +EDI: CBSKOHL.COM Sep 03 2016 01:33:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 12987825 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Sep 03 2016 01:51:29 Marriott Ownership Res,
 1200 Us Highway 98 S Ste, Lakeland, FL 33801-5901
 13093407 EDI: PRA.COM Sep 03 2016 01:33:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13012970 EDI: Q3G.COM Sep 03 2016 01:33:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13647958 EDI: Q3G.COM Sep 03 2016 01:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 12996964 EDI: RECOVERYCORP.COM Sep 03 2016 01:33:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

District/off: 0313-2

User: Lisa
Form ID: 309A

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Total Noticed: 45

Date Rcvd: Sep 02, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12987827	+EDI: RMSC.COM Sep 03 2016 01:33:00	Sam's Club/GEMB, P.O. Box 530942, Atlanta, GA 30353-0942
12987828	+EDI: SEARS.COM Sep 03 2016 01:33:00	Sears/cbna, 8725 W. Sahara Ave, The Lakes, NV 89163-0001
13064962	+E-mail/Text: bncmail@w-legal.com Sep 03 2016 01:51:34	TD BANK USA, N.A., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
12987830	+EDI: WTRRNANK.COM Sep 03 2016 01:33:00	Target National Bank, P.O. Box 660170, Dallas, TX 75266-0170
12987832	+EDI: WFNNB.COM Sep 03 2016 01:33:00	WFNNB - American Signature Furniture, P.O. Box 182125, Columbus, OH 43218-2125
12987831	+EDI: WFFC.COM Sep 03 2016 01:33:00	Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 36

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor BANK OF AMERICA, N.A. agornall@kmlawgroup.com,
bkgroup@kmlawgroup.com
BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
KIMBERLY A. BONNER on behalf of Creditor BANK OF AMERICA, N.A. amps@manleydeas.com
THOMAS EGNER on behalf of Joint Debtor Julie L. Mills tegner@mpadlaw.com,
kgresh@mpadlaw.com;htherrien@mpadlaw.com
THOMAS EGNER on behalf of Debtor Michael S. Mills tegner@mpadlaw.com,
kgresh@mpadlaw.com;htherrien@mpadlaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@phl3trustee.com,
philaecf@gmail.com

TOTAL: 8

Information to identify the case:

Debtor 1	Michael S. Mills	Social Security number or ITIN	xxx-xx-8232
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Julie L. Mills	Social Security number or ITIN	xxx-xx-8063
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 3/5/13
Case number:	13-11969-amc	Date case converted to chapter	7 9/1/16

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael S. Mills	Julie L. Mills
2. All other names used in the last 8 years		
3. Address	589 Fernwood Lane Fairless Hills, PA 19030	589 Fernwood Lane Fairless Hills, PA 19030
4. Debtor's attorney Name and address	THOMAS EGNER McDowell Posternock Apell & Detrick, PC 46 West Main Street Maple Shade, NJ 08046	Contact phone 856 482 5544 Email: tegner@mpadlaw.com
5. Bankruptcy trustee Name and address	BONNIE B. FINKEL Bonnie B. Finkel P.O. Box 1710 Cherry Hill, NJ 08034	Contact phone 856-216-1278 Email: finkeltrustee@comcast.net

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 9/2/16
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 27, 2016 at 12:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 3 Municipal Way, Public Hall, Langhorne, PA 19047
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 11/26/16 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	